

**Information to identify the case:**

Debtor 1 **Shirelle Kimberly Dowe**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Eastern District of Virginia  
Case number: **21-33502-KLP**

Social Security number or ITIN xxx-xx-1532  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shirelle Kimberly Dowe

April 5, 2022

**For the court:**

William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Shirelle Kimberly Dowe

Debtor

Case No. 21-33502-KLP

Chapter 7

District/off: 0422-7

User: admin

Page 1 of 2

Date Rcvd: Apr 06, 2022

Form ID: 318

Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Shirelle Kimberly Dowe, 2180 Kingsbrook Drive, Henrico, VA 23238-3226
15782565	+ Debt Management Partners, 6400 Sheridan Drive, Suite 100, Buffalo, NY 14221-4842
15782566	+ IRC Services, LLC, 1 Prospect St, Danbury, CT 06810-6711
15782571	+ NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
15782572	+ NY Violationss Processing, PO Box 15186, Albany, NY 12212-5186
15782567	+ National Collegiate Trust, 1100 N Market St, Wilmington, DE 19890-1100
15782573	+ Renter's Warehouse, 11207 Nuckols Rd, Suite F, Glen Allen, VA 23059-5511
15782574	+ Scott & Associates, PC, PO Box 62999, Virginia Beach, VA 23466-2999
15782578	+ Virginia State University, 1 Hayden St, Petersburg, VA 23806-0001
15782579	+ Virginia Unemployment, P.O. Box 26441, Richmond, VA 23261-6441

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 07 2022 00:08:00	Nissan Motor Acceptance Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15782558	+ EDI: CAPITALONE.COM	Apr 07 2022 04:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15782559	+ EDI: CAPITALONE.COM	Apr 07 2022 04:43:00	Capital One/Walmart, 15000 Capital One Drive, Henrico, VA 23238-1119
15782560	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 07 2022 00:08:00	Cashnet USA, 175 W. Jackson Blvd., Ste. 100, Chicago, IL 60604-2615
15782561	+ Email/Text: heatherg@checkcity.com	Apr 07 2022 00:08:00	Check City *, 2729-B W. Broad St, Richmond, VA 23220-1905
15782562	+ EDI: WFNNB.COM	Apr 07 2022 04:43:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15782563	+ EDI: WFNNB.COM	Apr 07 2022 04:43:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15782564	+ Email/Text: bkr@taxva.com	Apr 07 2022 00:08:00	Commonwealth of Virginia *, Dept of Tax/ Legal Unit, P.O. Box 2156, Richmond, VA 23218-2156
15782568	+ EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 04:43:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15782570	EDI: NFCU.COM	Apr 07 2022 04:43:00	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116-0000
15782569	+ EDI: NFCU.COM	Apr 07 2022 04:43:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15782575	+ EDI: RMSC.COM	Apr 07 2022 04:43:00	SYNCB/Walmart, PO Box 965015, Orlando, FL 32896-5015
15782576	+ EDI: RMSC.COM		

District/off: 0422-7

User: admin

Page 2 of 2

Date Rcvd: Apr 06, 2022

Form ID: 318

Total Noticed: 25

15782577	+ EDI: RMSC.COM	Apr 07 2022 04:43:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15782650	+ Email/Text: USAVAE.Bankruptcynotices@usdoj.gov	Apr 07 2022 04:43:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
		Apr 07 2022 00:08:00	U.S. Attorney's Office, 919 E. Main St., Ste. 1900, Richmond, VA 23219-4625

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
Alexander C Deegan	on behalf of Creditor Nissan Motor Acceptance Corporation alexander.deegan@bonialpc.com
John P. Fitzgerald, III	USTPRegion04.RH. ECF@usdoj.gov
Kimberly Alice Chandler	on behalf of Debtor Shirelle Kimberly Dowe kim@chandlerplc.com liz@chandlerplc.com;admin3@chandlerplc.com;r49700@notify.bestcase.com
William Anthony Broscious	wbroscious@wabtrustee.com ecf.alert+Broscious@titlexi.com

TOTAL: 4